

<b>Information to identify the case:</b>			
Debtor 1:	<b>Janee RaChelle Moon</b>		Social Security number or ITIN: xxx-xx-3175
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Western District of Missouri		Date case filed for chapter: 7 3/23/20
Case number:	20-50117-btf7		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Janee RaChelle Moon	
2. All other names used in the last 8 years	fka Janee RaChelle Cooney	
3. Address	11 Railroad Circle Lathrop, MO 64465	
4. Debtor's attorney Name and address	Daniel L. Allen Allen & Associates 204 E. Kansas St., Suite A Liberty, MO 64068	Contact phone 816-842-3328 Email: allenassociatesecf@gmail.com
5. Bankruptcy trustee Name and address	Bruce E. Strauss Merrick Baker Strauss 1044 Main Street Suite 500 Kansas City, MO 64105	Contact phone 816-221-8855 Email: trustee@merrickbakerstrauss.com

**For more information, see page 2 >**

Debtor **Janee RaChelle Moon**

Case number **20-50117-btf7**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>U.S. Bankruptcy Court Charles Evans Whittaker Courthouse 400 East 9th Street, Room 1510 Kansas City, MO 64106</p>	<p>Hours open: 9:00 am – 4:30 pm</p> <p>Contact phone 816-512-1800</p> <p>Date: 3/24/20</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>June 4, 2020 at 08:30 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p><b>411 Jules St., Room 110–Hurst Room, St. Joseph, MO 64501</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 8/3/20</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of MissouriIn re:  
Janee RaChelle Moon  
DebtorCase No. 20-50117-btf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-5

User: adkt  
Form ID: 309APage 1 of 2  
Total Noticed: 40

Date Rcvd: Mar 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2020.

db  
 16661343 +Janee RaChelle Moon, 11 Railroad Circle, Lathrop, MO 64465-9724  
 16661344 +Abbott, Osborn, Jacobs, PC, 974-73rd St., Suite 20, West Des Moines, IA 50265-1026  
 16661347 +Alliance Radiology, PA, P. O. Box 3178, Indianapolis, IN 46206-3178  
 16661348 +Cawley & Bergmann, LLC, 550 Broad Street, Suite 1001, Newark, NJ 07102-4542  
 16661353 +Central States Recovery, Inc., P.O. Box 3130, Hutchinson, KS 67504-3130  
 16661354 +Citibank, P.O. Box 790057, Saint Louis, MO 63179-0057  
 16661354 Commerce Bank, P. O. Box 49248, Kansas City, MO 64141  
 16661356 +Credit Control, LLC, P.O. Box 546, Hazelwood, MO 63042-0546  
 16661357 +Emergent Care Plus, LLC, P.O. Box 843833, Los Angeles, CA 90084-3833  
 16661359 +GLCACIO2, P.O. Bo 1280, Oaks, PA 19456-1280  
 16661361 +Liberty Hospital, P.O. Box 1280, Oaks, PA 19456-1280  
 16661362 +Liberty Hospital Emergency Medicine Physician, P.O. Box 219951, Kansas City, MO 64121-9951  
 16661363 +MAWD Laboratory Partners, PA, P.O. Box 843133, Kansas City, MO 64184-3133  
 16661364 +MAWD Pathology Group, Inc., P. O. Box 804910, Kansas City, MO 64180-4910  
 16661365 +Metro Emergency Physicians, P.O. Box 78009, Saint Louis, MO 63178-8009  
 16661366 +Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030  
 16661367 +Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007  
 16661370 +NCB Management Services Incorporated, P.O. Box 1099, Langhorne, PA 19047-6099  
 16661369 +National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476  
 16661372 +Pittenger Law Group, 6900 College Blvd., Suite 325, Shawnee Mission, KS 66211-1513  
 16661375 +St. Lukes Health System, P.O. Box 803998, Kansas City, MO 64180-0001  
 16661376 +State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314  
 16661377 +State Collection Services, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314  
 16661380 University Health Physician, 2310 Holmes Suite 800, Kansas City, MO 64108-2602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: allenassociatesecf@gmail.com Mar 24 2020 22:00:02 Daniel L. Allen,  
 Allen & Associates, 204 E. Kansas St., Suite A, Liberty, MO 64068  
 tr +EDI: FBESTRAUSS Mar 25 2020 02:03:00 Bruce E. Strauss, Merrick Baker Strauss,  
 1044 Main Street, Suite 500, Kansas City, MO 64105-2124  
 smg E-mail/Text: ecfnofices@dor.mo.gov Mar 24 2020 22:00:07 Missouri Department of Revenue,  
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
 16661345 EDI: BANKAMER2.COM Mar 25 2020 02:03:00 Bank of America, P. O. Box 15102,  
 Wilmington, DE 19886  
 16661352 EDI: CITICORP.COM Mar 25 2020 02:03:00 Citi Cards, P.O. Box 78045, Phoenix, AZ 85062  
 16661346 +E-mail/Text: bankruptcy@cavps.com Mar 24 2020 22:00:18 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
 16661351 +EDI: CITICORP.COM Mar 25 2020 02:03:00 Citi Bank, P.O. Box 6077,  
 Sioux Falls, SD 57117-6077  
 16661355 +E-mail/Text: cacubankruptcy@cacu.com Mar 24 2020 22:00:14 Community America Credit Union,  
 11125 Ambassador Dr., STE 100, Kansas City, MO 64153-2033  
 16661358 +E-mail/Text: data\_processing@fin-rec.com Mar 24 2020 22:00:11  
 Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908  
 16661360 +EDI: RMSC.COM Mar 25 2020 02:03:00 JCPenny, P.O. Box 960001, Orlando, FL 32896-0001  
 16661349 EDI: JPMORGANCHASE Mar 25 2020 02:03:00 Chase, Cardmember Services, P.O. Box 94014,  
 Palatine, IL 60094  
 16661371 +E-mail/Text: suewoodsnic@gmail.com Mar 24 2020 22:00:23  
 Nemos Investigations & Collections, Inc., P.O. Box 30517, Phoenix, AZ 85046-0517  
 16661373 +EDI: RMSC.COM Mar 25 2020 02:03:00 Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942  
 16661374 +E-mail/Text: LGCBankruptcyLegal@spireenergy.com Mar 24 2020 22:00:24 Spire, Drawer 2,  
 Saint Louis, MO 63171-0002  
 16661378 +EDI: RMSC.COM Mar 25 2020 02:03:00 Synchrony Bank, Attn: BK Department,  
 P.O. Box 965004, Orlando, FL 32896-5004  
 16661379 +EDI: TFSR.COM Mar 25 2020 02:03:00 Toyota Motor Credit, P.O. Box 105386,  
 Atlanta, GA 30348-5386

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

16661368 N/A  
 16661350\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
 MONROE LA 71203-4774  
 (address filed with court: Chase, Cardmember Services, P. O. Box 94014,  
 Palatine, IL 60094)

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0866-5

User: adkt  
Form ID: 309A

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Mar 24, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 26, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0